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I hereby certify that this paper and every paper referred to therein as being enclosed is being placed in First Class Mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 as of today.

Katrina A. Lyon Date: 6/27/03
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GROUP 3600

PATENT APPLICATION
MS No. 150732.1
Attorney Docket No. MCS-119-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Greden et al.

Group Art Unit: 3625

Entitled: A SYSTEM AND METHOD
FOR MANAGING AND
CONTROLLING ACCOUNTS WITH
PROFILE INFORMATION

Examiner: Rhode, R.

Serial No.: 09/584,232

Filing Date: May 31, 2000

AMENDMENT UNDER 37 CFR 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated April 9, 2003, the applicants respond as follows:

IN THE CLAIMS